<u>IN THE CLAIMS</u>

Please amend Claims 1 and 13 as follows.

1. (Currently Amended) A computing system for facilitating management of user identities comprising:

a computer readable storage medium for storing an executable program, the program including a plurality of components, the components including:

a registration component configured to facilitate gathering information from users and establishing a relationship between a user and an identity;

an ownership component configured to facilitate verification of the ownership of an account and to facilitate relating said ownership to said identity;

an audit component configured to facilitate monitoring said account and said identity to verify the integrity of the relationship, including determining a usage history of said identity based on at least one transaction deemed a successful or unsuccessful confirmation of the relationship between said identity and an account, assign a positive weight for a successful transaction by an identity associated with said account, assign a negative weight for an unsuccessful transaction by an identity associated with said account; <u>assign a negative weight for a particular series of unsuccessful transactions by an identity associated with said account that exceeds a sum of individual negative weights of unsuccessful transactions that make up the particular series of unsuccessful transactions by said identity associated with said account;</u> and aggregate said positive and negative weights to determine the likelihood a claimed identity is an owner of said account; and

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a servicing component configured to facilitate maintaining and modifying information relating to said identity.

2. (Previously Presented) The computing system of claim 1 wherein:

said servicing component is further configured to be operated by users.

3. (Previously Presented) The computing system of claim 1 wherein:

said servicing component is further configured to be operated by one or more customer service representatives.

4. (Previously Presented) The computing system of claim 1 wherein:

said ownership component is further configured to facilitate confirming the ownership of a user id.

5. (Previously Presented) The computing system of claim 4 wherein said ownership component is further configured for:

analyzing ownership data;

generating questions to be asked of a user to verify the identity of said user.

6. (Cancelled)

7. (Previously Presented) The computing system of claim 1 wherein:

said ownership component is further configured to facilitate confirming the ownership

of an account.

8. (Previously Presented) The computing system of claim 7 wherein ownership

component is further configured to facilitate:

analyzing ownership data; and

generating questions to be asked of a user to verify the identity of said user.

9. (Cancelled)

10. (Previously Presented) The computing system of claim 1 wherein:

said audit component is configured to facilitate periodic confirmation of ownership

information from said user.

11. (Previously Presented) The computing system of claim 1 wherein said audit

component is configured to facilitate periodic confirmation of identity information.

12. (Previously Presented) The computing system of claim 1 wherein said information

from said users comprises biometric information.

13. (Currently Amended) A method for facilitating the maintenance of relationships between a user identity and an account related to said user identity comprising:

assigning a positive weight for a successful confirmation of the relationships between said user identity with said account;

assigning a negative weight for an unsuccessful confirmation of the relationships between said user identity with said account;

assigning a negative weight for a particular series of unsuccessful confirmations of the relationships between said user identity with said account that is greater than a sum of individual negative weights of unsuccessful confirmations of the relationships that make up the particular series of unsuccessful confirmation of the relationships between said user identity with said account; and

aggregating said positive and negative weights to determine the usage history of a user identity and a likelihood said user is correctly associated with said user identity;

using said likelihood with a hierarchal scheme of registration to allow or deny access to said user to different systems associated with said account.